

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Joseph & Casey Spino

Case No.:

21-17647

Judge:

Jerrold N. Poslusny

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 9-12-2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR

Initial Debtor: JS

Initial Co-Debtor: CS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100 per month to the Chapter 13 Trustee, starting on
October 1, 2023 for approximately 12 more (of 36) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0 (\$5178 PTD)
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Community Loan Servicing	mortgage	\$25,446.40	NA	\$5,446.40 PTD balance paid by loan modification	per note
WTMUA	water lien	\$674.00 including interest	18%	\$510.44remaining, (\$163.56 PTD)	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

U.S.Dept. of HUD subordinate mortgage; Kimberly Jobs, DSO current and paid outside

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than 0 percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Daimler Trust	NA	auto lease	rejected per prior confirmation order	NA

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Thrift Investment Corporation	real property	judgment	\$3,982.89	\$220,000.00	\$25,150.00	\$210,787.75	100% per prior confirmation order

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Barbara J. Snavelly, Esquire
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/1/2021.

<p>Explain below why the plan is being modified:</p> <p>Debtor(s) were awarded a loan modification. Debtors have divorced since the initial filing and live in separate households.</p>	<p>Explain below how the plan is being modified:</p> <p>Mortgage arrears removed from Part 4a; plan reduced to 36 total months; below mean debtors maintain separate households and amended I/J provided for both debtors; plan payments recalculated accordingly.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10-23-23

/s/ Joseph Spino
Debtor

Date: _____

Joint Debtor

Date: 10-23-23

/S/ Barbara J. Snively
Attorney for Debtor(s)

In re:
Joseph C. Spino
Casey A. Spino
Debtors

Case No. 21-17647-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 25, 2023

Form ID: pdf901

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph C. Spino, 217 Wedgewood Drive, Turnersville, NJ 08012-1539
jdb	+ Casey A. Spino, 217 Wedgewood Drive, Turnersville, NJ 08012-1539
aty	+ Richard A Gerbino, SCHILLER, KNAPP, LEFKOWITZ & HERTZEL, LL, 716 Newman Springs Road, Suite 372, Lincroft, NJ 07738-1523
cr	+ LAKEVIEW LOAN SERVICING, LLC, Schiller, Knapp, Lefkowitz, & Hertzelt, L, 15 Cornell Road, Latham, NY 12110-2182
519319740	CCS, Payment Processing Center, BO Box 55126, Boston, MA 02205-5126
519319746	+ DL Thompson Law, PC, PO Box 679, Allenwood, NJ 08720-0679
519319748	+ Eye Associates, 251 South Lincoln Avenue, Vineland, NJ 08361-7802
519319749	+ Franklin Cardiovascular Assoc, 1100 liberty Place, Lakeside Business Park, Sicklerville, NJ 08081-5708
519319750	+ Gene Tox Worldwide LLC, 136 Ridge Rd Suite 1A, Lyndhurst, NJ 07071-1269
519319751	+ Gloucester County Probation, Child Support Enforcement, 1893 Hurfville Rd, Sewell, NJ 08080-4281
519319752	+ Jefferson Health, 833 Chestnut Street Suite 115, Philadelphia, PA 19107-4401
519319753	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
519319754	+ Kimberly Jobs, c/o 70 Hunter Street, Woodbury, NJ 08096-4606
519513616	+ NJCLASS, PO Box 548, Trenton, NJ 08625-0548
519319760	+ ProCo, 382 Main Street, Salem, NH 03079-2412
519319761	+ Reliance Medical Group LLC, PO Box 14000, Belfast, ME 04915-4033
519319763	+ Riverside Medical Group, PO Box 14000, Belfast, ME 04915-4033
519319764	+ State Of Nj Student As, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
519319769	+ WTMUA, PO Box 127, Grenloch, NJ 08032-0127

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Oct 25 2023 20:46:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 25 2023 20:46:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519319736	^ MEBN	Oct 25 2023 20:43:58	ARstrat, c/o General Trust Deposit, PO Box 33720, Detroit, MI 48232-3720
519319735	+ Email/PDF: bncnotices@becket-lee.com	Oct 25 2023 20:58:15	Amex/Bankruptcy, Correspondence/Bankruptcy,

District/off: 0312-1

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			Po Box 981540, El Paso, TX 79998-1540
519453536	Email/PDF: resurgentbknofications@resurgent.com	Oct 25 2023 20:58:06	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519319737	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 25 2023 20:46:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
519319738	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 25 2023 21:10:22	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519331225	+ Email/PDF: ebn_ais@aisinfo.com	Oct 25 2023 21:10:13	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519319739	+ Email/Text: ebn@carepayment.com	Oct 25 2023 20:47:00	Carepayment, PO Box 2398, Omaha, NE 68103-2398
519319742	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2023 20:46:00	Comenity Bank, Po Box 182273, Columbus, OH 43218-2273
519319743	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 20:46:00	Community Loan Servicing, LLC, 4425 Ponce de Leon BLvd, 5th Floor, Coral Gables, FL 33146-1839
519319744	+ Email/Text: M74banko@mercedes-benz.com	Oct 25 2023 20:46:00	Daimler Trust, 14372 Heritage Parkway, Fort Worth, TX 76177-3300
519330596	Email/Text: M74banko@mercedes-benz.com	Oct 25 2023 20:46:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, <MN 55113-0011
519319745	+ Email/Text: electronicbkydocs@nelnet.net	Oct 25 2023 20:46:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
519540761	Email/Text: ECMCBKNotices@ecmc.org	Oct 25 2023 20:46:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519540762	Email/Text: ECMCBKNotices@ecmc.org	Oct 25 2023 20:46:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
519446050	Email/Text: BNCnotices@dcmservices.com	Oct 25 2023 20:46:00	Emergency Physician Associates of South Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
519319747	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2023 20:46:00	Express, PO Box 330066, Northglenn, CO 80233-8066
519319755	Email/Text: govtaudits@labcorp.com	Oct 25 2023 20:46:00	Laboratory Corporation Of America, PO Box 2240, Burlington, NC 27216-2240
519351031	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 20:46:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, fka Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
519324617	+ Email/Text: ecfbnc@aldridgepite.com	Oct 25 2023 20:46:00	Lakeview Loan Servicing, LLC, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
519319756	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 25 2023 20:46:00	Loan Care, PO Box 8068, Virginia Beach, VA 23450-8068
519319757	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 25 2023 20:46:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519473262	+ Email/Text: bncnotifications@pheaa.org	Oct 25 2023 20:46:00	PHEAA, PO BOX 8147, PA, HARRISBURG, PA 17105-8147
519319759	+ Email/Text: bncnotifications@pheaa.org	Oct 25 2023 20:46:00	PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
519319762	+ Email/Text: clientservices@remexinc.com	Oct 25 2023 20:46:00	Remex Inc, Attn: Bankruptcy, Po Box 765, Rocky Hill, NJ 08553-0765
519705394	+ Email/Text: nsm_bk_notices@mrcooper.com		

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519705395	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 20:46:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
519319766	+ Email/Text: ECMCBKNotices@ecmc.org	Oct 25 2023 20:46:00	RightPath Servicing, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, RightPath Servicing 75261-9096, ATTN: Bankruptcy Dept.
519322580	+ Email/Text: electronicbkydocs@nelnet.net	Oct 25 2023 20:46:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519324160	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 25 2023 20:46:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S 13TH ST, LINCOLN, NE 68508-1904
519480343	Email/Text: EDBKNotices@ecmc.org	Oct 25 2023 20:58:01	U.S. Department of Housing and Urban Development, Jacob K. Javits Federal Building, 26 Federal Plaza, Suite 3541, New York, NY 10278-0068
519319768	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 25 2023 20:45:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
		Oct 25 2023 20:46:00	Victoria's Secret, Po Box 659728, San Antonio, TX 78265

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519319741		Cesar Alvarez
520030966		LAKEVIEW LOAN SERVICING, Nationstar - P.O Box 619096 Dallas TX 75
cr	*	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
519319758	##+	Pediatric Dental Assoc., 401 South kings Highway Suite 4b, Cherry Hill, NJ 08034-2500
519319765	##+	Thrift Investment Corporation, Attn: Bankruptcy, 720 King George Rd Ste 211, Fords, NJ 08863-1974
519319767	##+	Ultrasound Solutions, 495 Oakshade Rd, Shamong, NJ 08088-9520

TOTAL: 2 Undeliverable, 1 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Barbara J. Snively	

District/off: 0312-1

User: admin

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on behalf of Debtor Joseph C. Spino jjresq1@comcast.net

Barbara J. Snavelly

on behalf of Joint Debtor Casey A. Spino jjresq1@comcast.net

Brian C. Nicholas

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC hkaplan@rasnj.com kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Daimler Trust ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kimberly A. Wilson

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kimwilson@raslg.com

Kimberly A. Wilson

on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com

Richard Gerbino

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rgerbino@schillerknapp.com,
lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Clunn, III

on behalf of Trustee Isabel C. Balboa wclunn@standingtrustee.com

TOTAL: 12